

Information to identify the case:

Debtor 1	Carmen Flores	Social Security number or ITIN xxx-xx-2119
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-30193-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carmen Flores
aka Carmen J. Flores

2/1/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Carmen Flores
Debtor

Case No. 17-30193-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 47

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Carmen Flores, 3243 N. 47th Street, Pennsauken, NJ 08109-2105
cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517636079 +Ally Financial, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301,
Moorestown, NJ 08057-3124
517105420 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
517105422 +DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631
517273627 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
517200877 +Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
517105428 +ShopNow Pay Plan, PO Box 2852, Monroe, WI 53566-8052
517242556 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517105437 +Valero, 7201 Canyon Drive, Amarillo, TX 79110-4339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDAMARCHAND.COM Feb 02 2019 05:43:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 00:50:39 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 00:50:34 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517105415 +EDI: AFNIRECOVERY.COM Feb 02 2019 05:43:00 Afni, PO Box 3427,
Bloomington, IL 61702-3427
517105416 +E-mail/Text: banko@acsnv.com Feb 02 2019 00:51:04 Allied Collection Services,
3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194
517105417 +EDI: GMACFS.COM Feb 02 2019 05:43:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
Bloomington, MN 55438-0901
517130814 EDI: GMACFS.COM Feb 02 2019 05:43:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
517105418 +EDI: BMW.COM Feb 02 2019 05:43:00 Alphera Financial Serv, P.O. Box 3608,
Dublin, OH 43016-0306
517114416 EDI: BMW.COM Feb 02 2019 05:43:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin, OH 43016
517112579 +EDI: AISACG.COM Feb 02 2019 05:43:00 BMW Financial Services NA, LLC Department,
4515 N. Santa Fe Ave. Det. APS, Oklahoma City OK, OK 73118-7901
517105419 +EDI: CAPITALONE.COM Feb 02 2019 05:43:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
517105421 +EDI: WFNNB.COM Feb 02 2019 05:43:00 Comenity Bank/kingsi/Brylane, Po Box 182125,
Columbus, OH 43218-2125
517153915 +EDI: CBS7AVE Feb 02 2019 05:43:00 Country Door, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
517162717 +EDI: CBSAMERIMARK Feb 02 2019 05:43:00 Dr Leonards Shop Now,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517105423 +EDI: BLUESTEM Feb 02 2019 05:43:00 Fingerhut, 6250 Ridgewood Rd,
St Cloud, MN 56303-0820
517298974 EDI: RESURGENT.COM Feb 02 2019 05:43:00 LVNV Funding LLC, c/o Resurgent Capital Services,
P O Box 10675, Greenville, SC 29603-0675
517301563 +EDI: CBSMASON Feb 02 2019 05:43:00 Mason, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
517105424 +EDI: CBSMASON Feb 02 2019 05:43:00 Mason Easy-Pay, PO Box 2808, Monroe, WI 53566-8008
517105425 +EDI: CBS7AVE Feb 02 2019 05:43:00 Montgomery Ward, PO Box 2855, Monroe, WI 53566-8055
517153917 +EDI: CBS7AVE Feb 02 2019 05:43:00 Montgomery Ward, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
517268633 EDI: PRA.COM Feb 02 2019 05:43:00 Portfolio Recovery Associates, LLC,
c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517105426 +E-mail/Text: bankruptcy@pseg.com Feb 02 2019 00:50:03 PSE&G, Attn: Bankruptcy Dept,
PO Box 490, Cranford, NJ 07016-0490
517298124 EDI: Q3G.COM Feb 02 2019 05:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517293893 EDI: Q3G.COM Feb 02 2019 05:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517105427 +EDI: CBS7AVE Feb 02 2019 05:43:00 Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
517153916 +EDI: CBS7AVE Feb 02 2019 05:43:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
517105429 +EDI: NEXTTEL.COM Feb 02 2019 05:43:00 Sprint, PO Box 105243, Atlanta, GA 30348-5243
517301564 +EDI: CBSMASON Feb 02 2019 05:43:00 Stoneberry, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
517105431 +EDI: CBSMASON Feb 02 2019 05:43:00 Stoneberry, PO Box 2820, Monroe, WI 53566-8020
517107344 +EDI: RMSC.COM Feb 02 2019 05:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517279720 +EDI: RMSC.COM Feb 02 2019 05:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 47

Date Rcvd: Feb 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517105432 +EDI: RMSC.COM Feb 02 2019 05:43:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
517300004 +E-mail/Text: bncmail@w-legal.com Feb 02 2019 00:50:48 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517105435 EDI: TFSR.COM Feb 02 2019 05:43:00 Toyota Motor credit Corp, Po Box 8026,
Cedar Rapids, IA 52408
517105433 +EDI: WTRRNBNK.COM Feb 02 2019 05:43:00 Target, C/O Financial & Retail Srvs,
Mailstop BT POB 9475, Minneapolis, MN 55440-9475
517105434 +EDI: CBS7AVE Feb 02 2019 05:43:00 Through the Country Door, PO Box 2830,
Monroe, WI 53566-8030
517208837 +EDI: AIS.COM Feb 02 2019 05:43:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517105430* +Sprint, PO Box 105243, Atlanta, GA 30348-5243
517105436 ##+Transworld System Inc, 2235 Mercury Way, Ste 275, Santa Rose, CA 95407-5463

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Carmen Flores aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Carmen Flores bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC jschwarz@mesterschwartz.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph Marchand jdmarcand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10